Largest Banks in EEC Countries

Rank		Deposits 12/31/82 ($US)
	Ireland	
1	Allied Irish Banks Ltd., Dublin	7,446,000,000s
2	Bank of Ireland, Dublin	6,700,720,000s
	Italy	
1	Banca Nazionale del Lavoro, Rome	41,073,580,127s
2	Banca Commerciale Italiana, Milan	34,840,311,450s
3	Credito Italiano, Milan	25,646,263,339s
4	Istituto Bancario San Paolo di Torino, Turin	25,241,239,517s
5	Monte dei Paschi di Siena	23,755,133,950s
6	Banco di Roma, Rome	23,302,068,282s
7	Banco di Napoli, Naples	15,811,684,413u
8	Banco di Sicilia, Palermo	12,512,606,075
9	Banca Nazionale dell'Agricoltura, Rome	11,468,175,425u
10	Banca Popolare di Novara	8,909,966,231
11	Banco di Santo Spirito, Rome	7,973,099,342s
12	Banca Popolare di Milano, Milan	6,362,832,675s
13	Credito Romagnolo, Bologna	5,157,045,330u
14	Banca Toscana, Florence	5,053,939,369
15	Istituto Bancario Italiano, Milan	4,036,459,791
16	Banca Provinciale Lombarda, Bergamo	3,311,309,683
17	Banco Lariano, Como	3,092,385,526
18	Banca Cattolica del Veneto, Vicenza	3,079,802,498
19	Banca Popolare di Bergamo	2,907,602,350
20	Banco di Sardegna, Sassari	2,621,695,673s
21	Banca d'America e d'Italia, Milan	2,462,041,409
22	Banca S. Paolo-Brescia, Brescia	2,460,719,307u
23	Credito Commerciale, Milan	2,318,450,071
	Netherlands	
1	Algemene Bank Nederland, Amsterdam	41,119,553,777s
2	Amsterdam-Rotterdam Bank, Amsterdam	39,968,560,784s
3	Rabobank Nederland, Utrecht	33,967,747,360s
4	Nederlandsche Middenstandsbank, Amsterdam	21,772,705,732s
5	Nederlandse Credietbank, Amsterdam	4,931,962,932s
6	Bank Mees & Hope, Amsterdam	4,087,340,760s
7	Credit Lyonnais Bank Nederland, Rotterdam	2,675,979,679s
8	Pierson, Heldring & Pierson, Amsterdam	2,012,881,237s
	Switzerland	
1	Union Bank of Switzerland, Zurich	44,970,074,451u
2	Swiss Bank Corp., Basle	43,522,382,472u
3	Credit Suisse, Zurich	32,481,054,000u

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Main Problems Market Are

By LORD BOARDMAN

For almost three decades, the European Community has been welding together a successful economic union of independent and distinct nations. However, it now faces a number of internal and external challenges which threaten its future development and well-being.

A fundamental achievement of the community has been the creation of a free trade area covering the movement of industrial goods between member states in a market of over 270 million inhabitants, and the setting up of a common customs tariff vis-a-vis third countries.

It must nevertheless be acknowledged that the elimination of tariff barriers in intracommunity trade has not produced the free flow of goods and services envisaged in the Treaty of Rome. The application of nontariff barriers, including the use of national regulations (for example those relating to technical safety standards), preferential public purchasing, and national aids to industry still tend to fragment the community. There is some danger that protectionist tendencies will become more powerful in reaction to rising unemployment, with member states disregarding community obligations in order to secure short-term national benefits.

This problem is also evident in the continued existence of obstacles impeding capital movements and the free flow of services, such as insurance and banking. Liberalization in these areas will produce considerable benefits to consumers in terms of increased competition and wider choice, and I believe the community must take steps to dismantle the remaining barriers. Only by removing the remaining impediments to the free movement of goods, services, capital and labor and by increasing the coordination of economic policy between members can the community continue the healthy development which characterized its formative years, and progress to a unified common market.

On the external side, the worldwide recession has generated tensions which are potentially very disruptive. Particularly disturbing has been a series of trade disputes with the U.S. which has placed considerable strain on the vital links between these two major Western trading areas. Although

➤➤ Continued on Next Page

Largest Banks in EEC Countries

Rank		Deposits 12/31/82 ($US)
4	Banque Populaire Suisse, Berne	9,010,540,190s
5	Bank Leu, Ltd., Zurich	4,075,605,705u
6	Banque Cantonale de Berne	3,661,583,083
7	Banca della Svizzera Italiana, Lugano	2,907,444,312s
8	Banque Cantonale Vaudoise, Lausanne	2,890,123,578
9	Trade Development Bank, Geneva	2,198,856,252
10	Banque de Paris et des Pays-Bas (Suisse), Geneva(q)	2,124,177,572u
	United Kingdom	
1	Barclays Bank Plc, London	83,575,100,000s
2	National Westminster Bank Plc, London	80,815,560,000s
3	Midland Bank Plc, London	71,211,749,000s
4	Lloyds Bank Plc, London	51,375,100,000s
5	Barclays Bank International Ltd., London	51,338,070,000s
6	Standard Chartered Bank Plc, London	33,719,357,000s
7	International Westminster Bank Plc, London	30,009,322,910s
8	Lloyds Bank International Ltd., London (e)	22,696,700,000s
9	Standard Bank, Ltd., London	9,259,840,940
10	Chartered Bank, London	7,609,463,750
11	Grindlays Bank Ltd., London	7,461,211,730s
12	Royal Bank of Scotland Plc, Edinburgh (e)	7,235,059,000s
13	Bank of Scotland, Edinburgh	6,791,800,000s
14	Williams and Glyns Bank Plc, London (e)	6,533,371,000s
15	Kleinwort, Benson, Lonsdale Plc, London	4,740,722,280s
16	Lombard North Central Plc, London (e)	4,070,703,000s
17	Saudi International Bank, London	3,742,841,060s
18	Hambros Bank Ltd., London	3,478,625,467s
19	Morgan Grenfell & Co. Ltd., London	3,293,599,540s
20	Hill, Samuel & Co., Ltd., London	3,249,946,000
21	Clydesdale Bank Plc, Glasgow	3,036,086,480s
22	Montagu (Samuel) & Co., Ltd., London	2,971,042,480
23	Orion Royal Bank Ltd., London (e)	2,948,226,970s
24	Nordic Bank Plc, London	2,940,769,650s
25	Scandinavian Bank Ltd., London	2,706,136,300s
26	Banque Nationale de Paris Plc, London	2,681,659,470
27	Ulster Bank Ltd., Belfast	2,559,531,310s
28	Moscow Narodny Bank Ltd., London	2,523,605,770
29	Maibi Plc, London (c)	2,294,534,880
30	Libra Bank Ltd., London	2,187,779,744s

e Data as of Sept. 30, 1982. h Owns large minority interest in important regional banks which, along with the parent, are known as CIC group. The CIC group, Paris, is a bank holding company with assets of $25.5 billion as of 12/31/82. q A subsidiary of Compagnie Financiere de Paris et des Pay-Bas, Paris, a financial holding company with assets of $50.6 billion at yearend 1982. s Consolidated deposits, including banks more than 50% owned. u Owns over 50% of other banks, but consolidated figures are not available.

# of Common Internal

mutual self-interest has insured that the risks of a breakdown in trading relationships have been overcome, some very important issues remain unresolved, most notably with respect to agriculture and steel.

• Agriculture: The U.S. alleges that community subsidies for agriculture create unfair competition for American food exports. The community's

The European Community is troubled with external problems and disputes, but some of its major difficulties are internal, having to do with finances and agricultural subsidies, says Lord Boardman, who is chairman of London's National Westminster Bank.

response is that its exports are sold at the world price, and that the cost-per-head of agricultural subsidies is in fact less in the European Economic Community than in the U.S. Heightening tensions in this dispute are the recent community proposals to tax consumption of oil and fats, to restrict imports of cattle feedstuffs other than cereals, and to introduce a system of quotas for dairy production.

• Steel: The level of community steel exports to the U.S. has also caused friction. The U.S. Department of Commerce instituted antisubsidy and antidumping proceedings in 1982 against several European steel producers. In joint negotiations with the U.S. the 10 community governments succeeded in averting the threat of a heavy import duty by agreeing to voluntary export restraint. However, the two sides have yet to agree on the treatment of special steels, not covered by the agreement, and the imposition by the U.S. of very heavy duties on certain types of high-quality steel has raised the question of retaliation by the EEC.

While trade tensions with the U.S. remain a central issue, strained relations with Japan are becoming a matter of

»» Continued on Next Page

Focus on Hessische Landesbank -Girozentrale-

"Half of Germany's top 10 banks are Frankfurt-based. We're one of them."

Let's start with Frankfurt. Why is Frankfurt so important?

"Frankfurt ranks among the world's foremost banking and financial centers. 150 German banking institutions operate here, and Frankfurt has more international banks than any other city in Continental Europe.

The Bundesbank is headquartered here, and the Frankfurt Stock Exchange is Germany's largest, accounting for nearly half of the stock exchange transactions, two-thirds of its dealings in foreign shares and some 80 per cent of the business in foreign fixed-interest securities.

Perhaps less well-known internationally is that Hessische Landesbank is one of Frankfurt's big native-born banks. Half of Germany's top 10 banks are Frankfurt-based. We're one of them."

About the bank itself. What are its size and structure?

"With total assets of more than DM 62 billion, Hessische Landesbank is Germany's 10th largest bank, 3rd among Landesbanks. It is a government-backed regional bank with its liabilities guaranteed jointly by the State of Hesse and its Sparkassen and Giro Association. We also act as banker to the State of Hesse from which our name is derived, and perform clearing functions for the 52 local Sparkassen."

What about your service facilities?

"As a German universal bank, our facilities cover the full range of commercial and investment banking services. Internationally, we concentrate on wholesale banking and medium to long-term financing.

Recently we have also significantly expanded our money market operations, drawing on the combined facilities of our London, New York, and Luxembourg dealing rooms.

Moreover, we participate regularly in international bond, note and share issues, and perform brokerage functions for international investors. Our membership of the Frankfurt Stock Exchange facilitates dealing in quoted shares and fixed-interest securities."

And sources of funds?

"A large part of our funding is done by issuing our own bonds and SD Certificates (Schuldscheindarlehen). The total outstanding is over DM 25 billion. As well, corporations, governments, and other institutional investors consider Hessische Landesbank a prime name for large-scale deposits."

Financial Highlights	DM million	
December 31	1981	1982
Business Volume	61,980	64,638
Balance sheet total	59,063	62,271
Total credit volume	48,986	49,929
Short-term assets	15,513	16,707
Due from banks	9,200	9,668
Due from customers	6,313	7,039
Long-term lending	27,865	28,252
Lending to banks	4,517	4,192
Lending to customers	23,348	24,060
Short-term liabilities	16,573	18,593
Long-term liabilities	6,626	5,459
Bonds issued	23,747	24,994
Capital and reserves	1,196	1,241

Who are the bank's main clients?

"As a wholesale bank, our service facilities are tailored for large, internationally-active corporations, foreign governments, and financial institutions, as well as subsidiaries of international companies operating in Germany. As bankers to the State of Hesse, we support statewide and municipal programs, and work closely with Hesse's Sparkassen and their clients, for example on the foreign side."

How do you see your position developing internationally?

"Without neglecting our home base in Frankfurt, we have assembled a team of banking professionals devoted to building a strong international track record based on pragmatic banking principles, the most modern technical and support facilities, and the highest standards of client service. International banking is quite competitive, and banks that try harder for their clients and give them fast, personal service often have the edge. This is one of our major objectives."

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In About-Face, Citi Seeks Low Profile In Florida Debate

Special to the American Banker

ST. PETERSBURG, Fla. — In a move interpreted as an effort to take a lower profile in the interstate banking controversy, Citicorp vice chairman Hans H. Angermueller has decided not to testify before a Florida committee on regional banking.

Citicorp has been the nation's leading advocate of national interstate banking and led an unsuccessful fight to pass such legislation in Florida earlier this year.

But on Wednesday, Mr. Angermueller telephoned Joel R. Wells Jr., the chairman of the state's committee on regional banking, to say he would not make an appearance. Mr. Wells had sent Mr. Angermueller a letter on Dec. 13 inviting him to appear at the committee's first meeting in Tallahassee on Jan. 16. Mr. Angermueller had accepted in a letter dated Dec. 19.

In that letter, Mr. Angermueller said he welcomed the opportunity to make a statement to the committee. He wrote that he believed there were ways to bridge the gap between the prevailing mood in Florida supporting regional banking and the money center banks' support of national interstate legislation.

But he later reneged, citing the company's pending application before the Federal Reserve Board for the acquisi-

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To Our Readers

The American Banker will not be published Monday, Dec. 26, in observance of Christmas.

Regulators Unveil Foreign-Loan Reserve Rules

By ANDREW ALBERT and ROBERT TRIGAUX

WASHINGTON — The Federal Reserve Board will soon require U.S. banks to maintain special reserves against loans to countries considered financial "basket cases."

Acting in unison with the central bank, the Federal Deposit Insurance Corp. and the Comptroller of the Currency also proposed the special reserve requirements this week.

Congress directed the three agencies to implement the plan under the International Lending Supervision Act, which accompanied this year's bill to boost the U.S. contribution to the International Monetary Fund.

Furthermore, the banking agencies are scheduled to take four other steps before April to crack down on imprudent bank lending abroad. Those measures would impose tougher disclosure, examination, and supervision requirements on U.S. commercial banks that lend to overseas borrowers.

The special reserves proposed at the Fed's open meeting Thursday would apply only to a handful of the world's most debt-ridden nations and thus are unlikely to have much of an impact on the earnings of most American banks, analysts say.

Fed Chairman Paul A. Volcker stressed Thursday that the proposed reserves would not apply to Latin American countries that have been working actively to meet the financial objectives set by the IMF.

Although the government won't cite the specific countries at which this provision aims, analysts at Smith Barney, Harris Upham & Co. say they have identified them.

As reported earlier in the American Banker, Smith Barney's bank stock analysts said the proposed reserves would apply only to loans to Zaire, Poland, Bolivia, Nicaragua, and the Sudan.

For loans to those countries, analysts say, most banks have already established reserves to protect themselves against losses.

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Money Market Account Mania Settles After One Year

By JOHN MORRIS

CHICAGO — Ridiculously high interest rates and mad marketing schemes caused many a banker to pull his hair out over the introduction of the deregulated money market deposit account at the end of last year.

But sanity began to return nine months ago as the rate war subsided, and most bankers have since learned to live with paying depositors near-market rates of interest.

At first, not many bankers were sure they would like it; but after the initial anguish, many have come to accept the account that has done more than any other to combat the money market mutual funds and allow banks to meet the competition head-on.

But two remarkable strokes of luck have made it difficult to assess just how well banks have coped with deregulation. First, interest rates have stayed relatively low and relatively stable; and second, the economy has recovered strongly from recession.

Should interest rates rise or fall sharply, or a more attractive investment arises (such as a stock market rally that takes the Dow Jones Industrial Index to 1,500), then bankers' ability to hang on to these new funds or to protect profits will be severely tested.

"We've yet to see how banks will handle such a liquid instrument under adverse conditions," said Dick Ross, vice president of Market Facts Inc., a Chicago-based research firm.

He estimates that a net $33.9 billion flowed back into the banks from money market mutual funds over the last year as depositors willingly gave up a little in yield for the knowledge that their money was insured by the Federal Deposit Insurance Corp. (This accounted for 59% of the net attrition from money market funds in the year ended November 1983, he says). Other estimates put the total amount of cash in the money market deposit accounts from all sources at some $368 billion.

Depositors flocked to the banks when they found the institutions could offer "market rates" of interest. Initially, customers did even better.

Intense competition for new money in Georgia boosted rates on MMDAs to 22%; rate wars erupted aross the country; and everywhere, banks such as the $507.7

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INSIDE

American Banker Statistical Guide to 1983

Today's issue features a handy pull-out section summarizing statistics that have appeared throughout the year in the American Banker.

The summary is for the top 100 bank holding companies in the U.S., as ranked by the American Banker March 31.

Two years of data for the company are shown for the following: yearend assets, ranking based on yearend assets, net earnings, ranking based on earnings, average total assets, the return on average total assets, average equity capital, the return on average equity capital, and average total deposits.

For the lead bank, data are shown for the following: total deposits at yearend, ranking based on deposits, total business loans at yearend, ranking based on these loans, the number of bank branches, and the number of employees.

The section starts on page 7.

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American Banker Statistical Guide to the Top 100 Bank Holding Companies in the U.S. (Listed Alphabetically)

(Dollar Amounts in Millions)

	Total Assets 12/31/82	Asset Rank 12/31/81	Net Operating Income 12/31/82	Income Rank 12/31/81	1982	1981	Average Total Assets 1982	Average Total Assets 1981	Return On Average Assets (%) 1982	1981	Average Equity Capital 1982	1981	Return on Average Equity Capital (%) 1982	1981	Average Total Deposits 1982	1981	Number of Offices—1982 Total	Foreign
Allied Bancshares, Inc., Houston, Tex.	$8,011	$4,441	47	53	$ 87	$ 63	22	30	$5,299	$4,112	1.64	1.71	$339	$278	25.57	25.40	$4,335	$3,514	47	0
AmSouth Bancorp., Birmingham, Ala.	3,255	2,927	96	91	32	30	68	72	2,986	2,756	1.07	1.08	231	207	13.83	14.30	2,226	2,096	24	2
AmeriTrust Corp., Cleveland	5,753	5,530	52	43	56	80	37	32	5,627	5,356	1.00	1.12	582	550	9.83	10.93	4,039	3,877	128	1
American Security Corp., Washington, D.C.	3,407	3,046	90	85	30	27	73	81	3,059	2,707	0.98	1.00	197	177	15.28	15.33	2,246	2,079	40	3
BanCal Tri-State Corp., San Francisco	3,839	3,924	81	67	10	12	N.A.	171	4,032	3,760	0.24	0.32	191	186	5.07	6.37	2,540	2,388	54	12
BancOhio Corp., Columbus	5,822	5,511	50	44	26	33	89	62	5,675	5,053	0.46	0.65	323	306	8.16	10.80	4,258	3,917	273	1
Banc One Corp., Columbus, Ohio	5,029	3,639	62	72	62	39	34	48	4,511	3,085	1.38	1.27	362	248	18.95	17.68	3,496	2,472	206	0
BankAmerica Corp., San Francisco	122,221	121,158	2	1	389	445	3	2	119,869	112,902	0.32	0.39	4,242	3,993	9.20	11.20	93,081	80,857	1,562	258
Bank of Boston Corp.	18,267	16,809	18	18	129	118	17	19	17,506	15,931	0.74	0.74	848	775	15.28	15.36	11,436	10,427	294	114
Bank of New England Corp., Boston	5,065	4,443	60	57	35	35	60	58	4,772	4,116	0.74	0.85	211	189	16.77	16.53	3,545	3,020	36	4
Bank of New York Co., Inc.	12,724	11,483	24	25	74	58	29	34	12,424	11,233	0.61	0.52	479	418	15.53	13.88	8,925	8,548	189	4
Bank of Virginia Co., Richmond	3,353	2,829	92	94	24	16	102	139	3,005	2,567	0.80	0.64	162	148	14.00	10.40	2,232	1,836	134	7
Bankers Trust New York Corp.	40,427	34,213	9	9	229	192	8	10	37,251	33,815	0.61	0.57	1,448	1,238	15.78	15.52	23,835	22,359	97	58
Barnett Banks of Florida, Inc., Jacksonville	6,932	5,504	37	45	65	46	33	38	6,152	4,577	1.05	1.00	368	273	17.53	16.69	4,993	3,736	201	0
BayBanks, Inc., Boston	3,710	3,462	84	76	33	30	66	70	3,521	3,253	0.94	0.93	224	200	14.76	15.08	2,939	2,724	206	0
CBT Corp., Hartford, Conn.	5,070	3,576	59	73	32	27	67	80	3,559	3,105	0.90	0.89	185	164	17.23	17.06	2,490	2,156	155	4
Centerre Bancorp., St. Louis, Mo.	5,122	5,335	58	47	23	39	104	51	5,196	4,596	0.45	0.84	284	265	8.20	14.61	3,401	3,056	68	2
Chase Manhattan Corp., New York	80,863	76,838	3	3	332	444	4	3	77,230	75,075	0.43	0.59	3,126	2,789	10.60	17.20	55,019	55,579	641	166
Chemical New York Corp.	48,275	44,917	6	7	269	215	6	6	45,011	42,528	0.60	0.51	1,734	1,398	15.31	14.99	21,928	21,091	438	99
Citicorp, New York	129,997	119,232	1	2	747	555	1	1	121,482	115,895	0.61	0.48	4,543	4,027	16.40	13.70	67,236	63,516	1,903	954
Citizens & Southern Georgia Corp., Atlanta	6,005	4,915	48	53	51	45	40	39	5,235	4,815	0.98	0.96	306	288	16.82	16.87	3,608	3,295	200	9
Comerica, Inc., Detroit	7,378	6,154	33	39	42	36	52	57	6,423	5,713	0.66	0.63	356	327	11.83	11.01	5,087	4,354	32	8
Commerce Bcshs., Inc., Kansas City, Mo.	3,343	2,984	93	89	31	30	69	89	3,035	2,741	1.03	1.10	232	217	13.54	13.91	2,315	2,161	86	1
Continental Illinois Corp., Chicago	42,899	46,972	7	6	84	260	23	5	45,662	44,004	0.18	0.59	1,721	1,616	4.90	16.10	28,225	27,428	99	52
CoreStates Financial Corp., Philadelphia	6,301	6,297	44	34	61	40	35	47	6,275	6,115	0.96	0.65	389	352	16.32	11.56	4,129	4,042	180	17
Crocker National Corp., San Francisco	24,939	22,494	12	13	71	62	31	31	23,549	19,568	0.30	0.32	1,163	819	6.11	7.59	17,480	14,903	393	17
Dominion Bankshares Corp., Roanoke, Va.	3,225	2,732	98	98	22	23	107	99	2,946	2,659	0.76	0.89	182	169	12.30	14.40	2,317	2,108	157	0
Equimark Corp., Pittsburgh	3,215	2,993	99	88	4	(47)	N.A.	N.A.	3,052	2,835	0.15	N.A.	100	102	4.44	N.A.	2,316	2,085	90	1
European American Bancorp., New York	8,325	8,146	30	27	29	32	78	63	8,415	8,355	0.34	0.39	345	321	8.39	10.11	6,280	6,150	110	11
Fideloor, Inc., Philadelphia	4,120	3,659	75	70	28	26	79	83	3,683	3,129	0.77	0.84	197	172	14.43	15.37	2,592	2,153	74	3
Fidelity Union Bancorp., Newark, N.J.	3,409	3,059	89	84	13	25	175	88	3,079	3,029	0.41	0.58	210	206	5.99	8.54	2,456	2,437	116	1
First Atlanta Corp.	4,480	3,484	72	75	43	38	49	56	3,820	3,276	1.13	1.10	218	191	19.86	18.86	2,466	2,147	237	2
First Bank System, Inc., Minneapolis	16,899	14,911	22	20	116	107	18	20	15,816	13,772	0.73	0.78	876	819	13.20	13.10	11,268	10,055	184	6
First Chicago Corp.	35,578	33,582	11	10	144	122	13	18	34,733	30,244	0.41	0.40	1,342	1,233	10.73	9.91	24,662	22,184	76	60
First City Bancorp. of Texas, Inc., Houston	16,567	14,291	23	23	133	133	16	13	13,810	11,686	0.96	1.17	809	675	16.43	20.30	10,589	8,635	73	6
First Interstate Bancorp., Los Angeles	40,884	36,982	8	8	228	246	9	7	38,365	33,588	0.60	0.73	1,686	1,493	13.55	16.51	28,342	24,925	1,009	38
First Maryland Bancorp., Baltimore	3,447	2,920	88	92	25	24	97	95	3,168	2,668	0.79	0.90	173	153	14.49	15.75	2,231	1,936	158	4
First National State Bancorp., Newark, N.J.	4,868	4,105	64	61	35	31	62	66	3,462	3,252	0.84	0.79	222	201	15.77	15.23	3,128	2,981	171	3
First of Amer. Bk Corp., Kalamazoo, Mich.	3,820	3,645	82	71	20	16	122	143	N.A.	2,718	0.56	0.53	N.A.	N.A.	13.76	10.33	N.A.	N.A.	212	1
First Okla. Bancorp., Inc., Oklahoma City	3,328	3,023	94	86	20	30	126	67	2,797	2,268	0.72	1.34	206	175	9.80	17.43	1,760	1,387	15	1
First Pennsylvania Corp., Philadelphia	5,433	5,257	54	49	(19)	(5)	N.A.	N.A.	5,165	5,280	(0.36)	(0.10)	205	222	(9.15)	(2.36)	3,294	3,367	87	6
First Security Corp., Salt Lake City, Utah	4,609	4,161	69	60	44	44	44	43	4,098	3,679	1.08	1.18	307	270	14.42	15.78	2,944	2,699	192	0
First Tennessee National Corp., Memphis	3,392	3,148	91	83	31	27	70	82	3,313	2,929	0.94	0.91	205	187	15.23	14.34	2,447	2,217	123	0
First Union Corp., Charlotte, N.C.	6,168	5,297	48	48	50	42	42	45	5,040	4,241	0.99	0.99	260	220	19.26	19.00	3,141	2,720	312	6
First Wisconsin Corp., Milwaukee	4,836	4,726	66	55	30	28	74	77	4,751	4,539	0.63	0.62	237	218	12.59	12.94	3,422	3,197	73	9
Fleet Financial Group, Inc., Providence, R.I.	4,536	4,223	70	59	40	34	54	59	3,940	3,433	1.00	1.00	219	195	18.52	18.09	2,570	2,251	208	7
Florida Nat'l Banks of Fla., Jacksonville	3,498	2,616	87	103	22	14	111	150	2,808	2,416	0.77	0.59	246	193	8.81	7.32	2,178	1,937	107	0
Girard Co., Philadelphia	4,812	4,780	67	54	12	39	N.A.	52	4,561	4,045	0.27	0.96	301	263	4.11	14.71	2,670	2,757	192	10
Harris Bankcorp., Inc., Chicago	7,137	7,488	36	30	40	33	53	60	7,392	6,890	0.54	0.49	369	352	10.87	9.51	4,833	4,529	20	7
Hartford National Corp., Conn.	4,128	2,826	74	95	25	16	101	138	3,433	3,165	0.71	0.68	173	155	14.14	15.74	2,673	2,484	120	0
Huntington Bcshs., Inc., Columbus, Ohio	5,225	3,195	57	82	29	27	77	79	3,658	2,901	0.80	0.94	197	178	14.51	15.40	2,668	2,162	193	3
InterFirst Corp., Dallas	21,030	17,318	14	17	223	172	10	11	19,075	16,326	1.17	1.17	1,038	899	21.50	21.60	14,071	12,369	65	9
IntraWest Financial Corp., Denver	3,314	2,919	95	93	(11)	30	N.A.	71	3,020	2,551	(0.36)	1.18	188	185	(5.78)	18.20	2,109	1,888	19	1
Irving Bank Corp., New York	19,514	18,277	17	16	83	97	24	21	19,088	18,404	0.43	0.53	678	609	12.18	15.90	13,914	14,127	174	27
Lincoln First Banks, Inc., Rochester, N.Y.	3,892	3,546	79	74	28	20	81	115	3,622	3,397	0.78	0.59	197	184	14.32	10.98	2,734	2,459	154	1
Manufacturers Hanover Corp., New York	64,041	59,109	4	4	296	257	5	6	59,195	55,410	0.50	0.46	2,193	1,799	13.51	14.30	40,487	40,581	822	106
Manufacturers National Corp., Detroit	5,264	5,225	56	51	12	6	N.A.	N.A.	5,122	5,242	0.24	0.12	259	255	4.70	2.47	4,048	3,921	155	5
Marine Midland Banks, Inc., Buffalo, N.Y.	20,239	18,560	16	14	86	87	21	22	19,439	18,408	0.45	0.47	852	793	10.39	11.02	14,994	14,570	338	29
Maryland National Corp., Baltimore	5,055	4,501	61	56	42	39	51	49	4,410	3,870	0.96	1.01	280	246	15.09	16.80	2,830	2,684	230	6
Mellon National Corp., Pittsburgh	20,294	18,448	15	15	143	128	14	14	19,539	16,890	0.73	0.75	1,018	932	14.02	13.51	12,280	11,162	279	16
Mercantile Bancorp., Inc., St. Louis, Mo.	5,691	5,138	53	52	43	42	50	44	5,039	4,420	0.85	0.96	294	261	14.53	16.25	3,375	2,922	70	4
Mercantile Texas Corp., Dallas	10,190	6,870	27	32	103	67	20	26	8,935	7,178	1.16	1.14	512	433	20.19	20.41	6,382	5,170	28	1
Michigan National Corp., Bloomfield Hills	6,504	6,229	43	38	3	38	N.A.	54	6,246	5,783	0.05	0.65	343	332	0.75	11.20	5,221	4,833	395	3
Midlantic Banks, Inc., Edison, N.J.	4,339	4,077	73	62	39	33	56	61	3,944	3,460	0.99	0.96	231	206	16.95	16.06	3,075	2,678	153	4
J.P. Morgan & Co., Inc., New York	58,597	53,522	5	5	442	374	2	4	56,766	52,130	0.78	0.72	2,543	2,289	17.40	16.40	36,346	35,963	74	49
National City Corp., Cleveland	6,823	5,388	40	46	47	44	43	42	5,739	5,109	0.81	0.85	385	369	12.11	11.84	3,874	3,316	161	1
NatWest Holdings, Inc., New York	6,807	5,969	41	N.A.	21	21	117	109	6,631	5,796	0.32	0.35	364	312	5.79	6.58	5,287	4,634	167	6
NBD Bancorp., Inc., Detroit	12,407	12,145	25	24	77	69	26	25	12,087	11,258	0.64	0.61	723	679	10.70	10.19	8,671	8,373	235	7
NCNB Corp., Charlotte, N.C.	11,560	7,724	26	28	77	60	27	33	8,435	7,678	0.91	0.82	480	402	16.05	15.50	5,725	5,303	504	15
Norstar Bancorp., Inc., Albany, N.Y.	3,853	2,562	85	105	44	31	46	65	3,442	2,317	1.27	1.32	274	220	15.99	13.90	2,818	1,894	191	0
Northern Trust Corp., Chicago	6,253	6,236	45	37	34	38	63	53	6,602	6,190	0.51	0.62	329	304	10.23	12.50	4,466	4,085	18	5
Norwest Corp., Minneapolis	17,585	15,141	20	19	114	125	19	16	15,709	4,117	0.73	0.89	952	829	11.99	15.10	11,338	10,628	311	8
Pittsburgh National Corp. (a)	7,822	6,935	32	31	73	64	30	29	7,071	6,568	1.04	0.98	409	370	17.92	17.39	4,463	4,304	N.A.	N.A.
PNC Financial Corp., Pittsburgh	11,611	10,234	N.A.	N.A.	116	100	N.A.	N.A.	10,455	9,438	1.11	1.06	653	584	17.74	17.17	6,613	6,286	252	6
Provident National Corp., Philadelphia (a).	4,002	3,312	76	79	44	37	48	55	3,397	2,883	1.28	1.28	257	227	16.96	16.22	2,150	1,982	N.A.	N.A.
Rainier Bancorporation, Seattle	5,865	5,819	49	41	39	44	55	40	5,671	5,203	0.69	0.85	343	313	11.42	14.10	4,240	3,909	209	18
Republic New York Corp.	9,280	7,707	29	29	75	74	28	24	9,297	7,294	0.81	1.01	373	279	20.14	26.38	6,388	4,976	55	18
RepublicBank Corp., Dallas	17,218	14,441	21	22	157	124	12	17	15,988	13,720	0.96	0.96	842	737	18.60	18.40	11,061	9,730	25	13
Riggs National Corp., Washington, D.C.	3V718	3,668	83	69	21	24	113	93	3,474	3,261	0.62	0.75	197	183	10.85	13.33	2,879	2,655	33	3
Seafirst Corp., Seattle	10,028	10,747	28	26	(90)	79	N.A.	23	10,782	9,852	(0.84)	0.80	553	522	(16.30)	15.00	5,223	7,446	180	11
Security Pacific Corp., Los Angeles	36,991	32,999	10	11	234	207	7	9	34,741	30,401	0.67	0.68	1,391	1,240	16.80	16.70	24,145	21,828	680	37
Shawmut Corp., Boston	5,376	3,983	55	65	35	24	61	92	4,972	4,490	0.71	0.68	359	234	13.69	13.21	3,582	3,244	176	2
Society Corp., Cleveland	3,911	4,033	78	64	29	29	37	57	4,009	3,623	0.73	0.69	236	222	12.50	11.29	2,936	2,664	157	1
Southeast Banking Corp., Miami	7,274	6,453	34	33	53	49	38	38	6,815	6,186	0.72	0.80	405	345	12.04	14.31	5,125	4,718	8	2
Southwest Bancshares, Inc., Houston	6,927	5,253	38	50	67	44	32	41	6,156	5,303	1.09	0.97	367	311	18.30	17.30	4,976	4,198	45	3
State Street Boston Corp.	3,915	3,388	77	78	36	28	59	78	3,535	3,058	1.02	0.92	179	133	20.20	16.40	1,139	904	56	6
Sun Banks of Florida, Inc., Orlando	5,004	3,711	63	68	39	29	57	75	4,332	3,451	0.89	0.84	260	212	14.90	13.60	3,565	2,926	187	2
Texas American Bancshares, Inc., Ft. Worth	4,717	4,043	66	63	44	41	47	46	4,291	3,513	1.02	1.19	267	238	16.38	17.63	3,187	2,644	27	1
Texas Commerce Bancshares, Inc., Houston	18,200	14,512	19	21	170	141	11	12	14,785	11,945	1.15	1.20	797	668	21.32	21.54	10,612	8,636	80	10
Third National Corp., Nashville, Tenn.	3,135	2,049	100	130	27	16	83	137	2,918	2,692	0.93	0.84	187	171	14.58	13.95	2,212	2,056	99	1
Trust Company of Georgia, Atlanta	4,511	3,460	71	77	57	49	36	37	3,805	3,171	1.50	1.55	235	200	24.86	24.86	2,598	2,196	145	1
Union Bancorp., Los Angeles	7,600	6,695	31	29	31	29	71	73	7,256	6,852	0.44	0.43	379	364	9.14	9.01	5,032	4,988	74	10
United Banks of Colorado, Inc., Denver	3,522	3,296	86	80	24	29	103	76	3,228	2,881	0.74	0.99	194	169	12.30	17.00	2,298	2,062	32	1
United Jersey Banks, Princeton	3,232	2,814	97	86	20	17	123	134	2,828	2,559	0.72	0.65	139	127	14.90	13.13	2,171	1,970	124	1
United Virginia Bankshares, Inc., Richmond	4,848	3,926	65	66	44	39	45	50	4,222	3,611	1.05	1.07	260	229	17.06	16.90	3,003	2,684	222	1
U.S. Bancorp., Portland, Ore.	5,756	5,656	51	42	52	65	39	28	5,629	5,105	0.52	1.28	436	394	11.95	16.37	3,859	3,695	248	1
Valley National Corp., Phoenix, Ariz.	7,183	6,136	35	40	51	57	41	35	6,511	5,785	0.76	0.98	393	382	12.99	15.80	6,511	5,785	231	1
Virginia National Bankshares, Inc., Norfolk	3,874	3,214	80	81	30	29	65	74	3,361	2,788	0.99	1.05	191	166	17.39	17.31	2,647	2,233	253	1
Wachovia Corp., Winston-Salem, N.C.	6,916	6,266	39	35	78	66	25	27	6,464	5,668	1.20	1.17	411	378	18.90	17.53	4,573	4,099	203	4
Walter E. Heller International Corp., Chicago	6,647	6,257	42	36	16	10	N.A.	N.A.	6,452	5,992	0.25	0.17	343	340	4.79	3.05	2,939	1,997	112	41
Wells Fargo & Co., San Francisco	24,814	23,219	13	12	142	126	15	15	24,818	24,206	0.57	0.52	1,059	964	12.39	13.06	17,474	17,340	483	33

	Total Deposits 12/31/82	Total Deposits 12/31/81	Deposit Rank 12/31/82	Deposit Rank 12/31/81	Loans to Business 12/31/82	Loans to Business 12/31/81	Business Lending Rank 12/31/82	Business Lending Rank 12/31/81	Loans to Foreigners $ 12/31/82	Loans to Foreigners Rank	Number of Bank Branches 12/31/82	Number of Bank Branches 12/31/81	Number of Employees 12/31/82	Number of Employees 12/31/81
Allied Bank of Texas, Houston	$1,559	$1,356	103	125	$633	$838	54	55	$ NA	NA	1	0	799	872
AmSouth Bank NA, Birmingham, Ala.	1,498	1,406	124	120	423	300	114	138	47	120	37	37	2,144	2,062
AmeriTrust Co., Cleveland	4,165	3,742	38	40	1,450	1,087	37	42	319	56	124	103	4,113	3,816
American Security Bank NA, Washington, D.C.	2,674	2,406	69	65	603	552	81	78	234	70	35	37	1,405	1,353
Bank of California NA, San Francisco	2,735	2,453	66	63	677	677	59	53	681	29	44	56	2,939	3,334
BancOhio National Bank, Columbus	4,334	4,010	34	37	1,304	1,106	41	41	114	91	269	267	5,893	5,583
Bank One of Columbus NA, Ohio	1,093	1,067	169	156	309	330	149	126	NA	NA	33	42	1,787	1,626
Bank of America NT&SA, San Francisco	95,037	95,986	1	1	31,703	30,736	3	2	26,427	3	1,218	1,229	77,486	79,400
First National Bank, Boston	10,960	10,490	17	17	5,535	4,757	13	14	3,336	15	184	149	13,000	11,000
Bank of New England NA, Boston	2,881	2,518	61	60	1,096	875	47	53	373	49	16	17	2,419	2,257
Bank of New York	8,874	8,080	18	19	3,245	2,534	24	23	1,443	20	150	163	8,146	8,379
Bank of Virginia Co., Richmond	2,582	1,933	71	87	663	524	76	86	151	83	121	121	2,737	2,718
Bankers Trust Co., New York	25,306	23,277	10	10	12,341	9,988	8	8	9,246	8	NA	NA	NA	11,093
Barnett Bank of South Florida NA, Miami	1,485	1,178	NA	NA	NA	NA	NA	NA	NA	NA	39	NA	1,873	NA
BayBank Middlesex, Burlington, Mass.	1,151	1,027	162	162	NA	NA	NA	NA	NA	NA	74	71	1,450	1,410
Connecticut Bank & Trust Co., NA, Hartford	3,695	817	44	200	1,079	891	49	50	39	124	152	59	4,622	1,108
Centerre Bank NA, St. Louis, Mo.	2,106	2,347	66	69	780	868	62	54	390	48	4	NA	1,853	NA
Chase Manhattan Bank NA, New York	59,317	58,586	3	3	33,741	29,799	2	3	26,624	2	328	308	35,493	17,773
Chemical Bank, New York	29,685	30,674	6	6	15,960	16,268	7	7	11,449	6	287	NA	18,513	NA
Citibank NA, New York	74,544	72,471	2	2	40,706	37,959	1	1	37,413	1	535	506	44,000	42,830
Citizens & Southern National Bank, Atlanta	3,983	3,259	42	48	1,196	893	44	49	251	65	150	150	5,873	5,626
Comerica Bank-Detroit	4,315	3,823	35	39	1,048	1,064	50	44	469	42	89	89	4,579	2,710
Commerce Bank of Kansas City NA, Mo.	819	783	221	210	310	NA	148	NA	NA	NA	3	3	1,133	1,156
Continental Illinois Nat'l B&T Co., Chicago	28,636	29,881	7	7	21,930	20,637	4	4	9,907	7	20	22	12,579	12,605
Philadelphia National Bank	4,192	4,410	37	34	1,315	1,309	40	38	452	43	68	71	4,265	4,577
Crocker National Bank, San Francisco	18,335	16,517	11	12	5,821	4,793	11	13	3,785	13	385	388	14,611	14,715
First National Exchange Bank of Va., Roanoke	1,293	1,074	145	155	NA	NA	NA	NA	NA	NA	40	35	1,009	952
Equibank, Pittsburgh	2,454	2,228	75	75	529	472	92	95	123	87	89	89	2,110	2,509
European American Bank & Trust Co., New York	3,619	3,141	46	52	1,929	1,456	25	32	564	36	94	94	4,528	4,479
Fidelity Bank, Philadelphia	3,040	2,656	59	58	606	639	80	71	308	57	NA	73	NA	2,900
Fidelity Union Bank, Newark, N.J.	2,503	1,046	74	160	669	338	75	123	38	125	101	44	2,173	1,056
First National Bank, Atlanta	2,787	2,268	66	72	718	535	70	83	249	66	78	77	3,100	2,901
First National Bank, Minneapolis	3,575	3,174	48	50	1,379	1,343	39	35	491	39	7	5	1,870	2,159
First National Bank, Chicago	27,495	25,668	8	8	10,147	9,543	9	9	7,723	9	20	NA	10,183	NA
First City National Bank, Houston	7,909	6,762	20	23	3,858	3,405	19	19	357	51	3	3	2,930	2,513
First Interst. Bank of Calif., Los Angeles	15,950	14,556	13	13	3,880	3,253	18	20	2,575	17	341	NA	12,476	NA
First National Bank, Baltimore	2,319	2,134	79	77	631	709	77	61	297	60	143	119	2,830	2,848
First National State Bank, Newark, N.J.	1,830	1,662	104	106	617	578	79	76	171	78	31	31	1,856	1,581
First of America Bank-Detroit NA	793	763	228	220	NA	NA	NA	NA	99	98	33	33	946	994
First National Bank & Trust Co., Oklahoma City	2,258	2,009	81	82	751	648	67	68	NA	NA	2	1